

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS,
EASTERN DIVISION**

NOTICE OF OPTING-OUT OF CLASS ACTIONS

The plaintiffs in the following federal action hereby state that they opt-out of participation in any pending class action lawsuit in this multidistrict litigation that may relate to them:

Curtis Rackley, et al. v. Ameriquest Mortgage Company, et al; (N.D. Ill. Case No. 07-cv-6712)

Respectfully submitted this 20th day of December, 2007.

/s/ Earl P. Underwood, Jr.

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CERTIFICATE OF SERVICE

I hereby certify that on this the 20th day of December, 2007, a copy of the foregoing was served on counsel for all parties to this proceeding by placing a copy of same in the U.S. Mail, properly addressed and first-class postage prepaid to:

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I further certify that on this 20th day of December 2007, a true and correct copy of the foregoing document was filed electronically. Notice of this filing will be sent by electronic mail to all counsel of record by operation of the Court's electronic filing system. Parties may access this filing through the Court's system.

/s/ Earl P. Underwood, Jr.
Earl P. Underwood, Jr.